

Amendments to the Specification

Please add the following paragraph before the beginning of the last paragraph at the bottom of page 25 of the application:

An exemplary authorization system in accordance herewith includes, first and second electronic networks which are, at least in part, different. First and second terminals, with each terminal associated with a respective network. Instructions for receiving an inquiry from the first terminal, via the first network. Instructions for establishing an address of the second terminal on the second network. Instructions for establishing a communications link, on the second network, with the second terminal. Instructions for transmitting confirmatory information, via the first network, to the first terminal. Instructions for receiving a representation of the confirmatory information, via the second network, from the second terminal. Instructions for comparing the received representation to the transmitted information and for producing a comparison indicating indicia. Instructions responsive to the comparison indicium for conducting an authorization process and for generating an authorization related indicium; for authorizing a charge to a financial account wherein the inquiry from the first terminal includes a financial account designator, wherein the instructions for conducting an authorization process include instructions for evaluating if a proposed charge to the designated account will be accepted, and, for authorizing a charge to a credit-type account wherein the instructions for evaluating comprise instructions for determining if a proposed charge to a designated credit-type account will be accepted as an increase to an amount due on the respective account.